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ABSTRACT

Analysis of data on student financial aid from a variety of sources is reported and shows that the funding levels for all financial aid programs have increased substantially in recent years. This is especially true for Basic Educational Opportunity Grants, which have become an important factor in equalizing educational opportunity. However, the distribution of funds to institutions is not necessarily consistent with student enrollment. Funds going to two-year colleges have not increased in proportion to their enrollment increases. Many of these colleges simply did not apply for one or more of the campus-based programs. Overall, proportionally more women than men receive aid under each program. Financial aid programs have also tended to equalize the student loan/work burden. These findings do not necessarily mean that educational opportunities have been fully equalized. Students from higher-income families still have lower self-help burdens, as well as a higher college-going rate than lower-income students. It is concluded that in the future, financial aid efforts should focus on improving program efficiency. (MSE)

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IMPACT OF STUDENT FINANCIAL AID PROGRAMS ON THE ACHIEVEMENT OF EQUAL EDUCATIONAL OPPORTUNITY IN HIGHER EDUCATION

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This paper was presented at the Annual Meeting of the Association for the Study of Higher Education held at the Washington Hilton in Washington, D.C. April 18-19, 1979. This paper was reviewed by ASHE and was judged to be of high quality and of interest to others concerned with the research of higher education. It has therefore been selected to be included in the ERIC collection of ASHE conference papers.

Impact of Student Financial Aid Programs on the Achievement of Equal Educational Opportunity In Higher Education[1]

The Federal government's involvement in higher education through student aid programs and other forms of assistance to institutions has gradually increased since the early 1960's. One primary goal of such involvement is to make available to qualified students the opportunity to attend postsecondary institutions and to equalize the financial burdens faced by potential students across family wealth levels. As the program expenditures increase, there is also an increasing interest on the part of the general public and policymakers about the extent to which these programs have achieved their goal.

While previous studies have provided cross-sectional data on students' participation in postsecondary education and students' educational costs at various types of institutions, no studies have systematically examined such information within the context of funding history. Consequently, it is unclear whether increases in student financial aid funds have affected attendance rates at postsecondary education. It is also unclear whether the variations in funding levels for the various programs have resulted in changes in student loan-work burden; that is, the portion of educational costs that students need to pay for through loans and/or work. It is within this context of concern that this

analysis was designed. Specifically, this study is to examine the funding levels for OE-sponsored financial aid programs[2] and their relationship with the achievement of equal educational opportunity in higher education. The basic questions addressed in this study are: to what extent has the funding pattern changed over the past few years? What impact has the change of funding levels made on the college attendance rates and students' loan-work burden in higher education?

These questions were addressed using data gathered from various sources, including summary reports published by OE and data files such as Fiscal Operation Report files and the National Longitudinal Study of the High School Class of 1972. Analytical methods used in the analysis are tabulations and graphic presentations. Since the analysis generally involves gross measures of the total population, no tests of statistical significance are necessary. The analysis has yielded a number of interesting findings which are presented as follows:

The Funding Pattern Over the Past Few Years

Total expenditures for each program have increased during the last few years (see Table 1). However, the magnitude of increases varies from program to program. Prior to 1979, the campus-based programs (i.e., SEOG, CWS, and NDSL) showed only slight increases while BEOG evidenced dramatic growth. Since its inception in 1973, total expenditures for BEOG have increased

about 45 times. In 1973, the total expenditures were about $49.9 million while in 1978 they were up to more than $2,241 million. The dramatic increase in BEOG was, in part, due to the increase in the eligible population: in 1974 BEOG was available only to freshmen; in 1975 freshment and sophomores; in 1976 freshmen, sophomores, and juniors; as of 1977, BEOG was available to all eligible undergraduate students. This trend clearly indicates that BEOG has become an important investment of the Federal government in its mission to equalize educational opportunity.

Since 1975, BEOG has had higher total expenditures than the campus-based programs, and the differences are increasing. In 1975, for example, the total expenditures for BEOG were $1,000 million, about 322 million less than the total expenditures of all campus-based programs, but in 1977 the total expenditures for BEOG increased to $2,048 million, about 1.5 times that of the total expenditures for all three campus-based programs combined.

Insert Table 1 about here

Distributions of these funds to institutions by program are presented in Table 2. Inspection of the data reveals the following patterns:

(1) Public four-year institutions continue to receive the largest allocation of funds under each financial aid program, while private two-year institutions and proprietary schools receive relatively small portions of funds. For example, in 1977 about 43 percent of BEOG, 40 percent of SEOG, 48 percent of NDSL, and 48 percent of CWS funds were distributed to students at public four-year institutions. In contrast, students at private two-year institutions obtained about 2 percent of BEOG, 3 percent of SEOG, 2 percent of NDSL, and 2 percent of CWS funds.

(2) In general, the distribution of funds by the type of institution remained consistent over the past few years. Some small shifts within this pattern of general stability are:

(a) The proportion of BEOG funds allocated to four-year institutions, particularly public institutions, has increased in the last two years. In part, this may reflect planned program policy which provides for increases in the pool of eligible students resulting from the phasing in of BEOG support for second, third, and fourth year students (i.e., in 1974 BEOG was available only to freshmen; in 1975 freshmen and sophormores could apply; in 1976 freshmen, sophomores, and juniors were eligible; as of 1977, BEOG is available to all eligible undergraduate students). It should be kept in mind, however, that BEOG funds go to students and not institutions; and, therefore, this distribution reflects differences in student institutional choices. Furthermore, the amount of funds allocated to students is a function of institutional costs.

(b) The proportion of SEOG funds for students from four-year institutions, particularly at public institutions, has decreased, while the proportion of funds for public two-year and proprietary institutions has increased. A primary factor for this change in funding levels appears to have been caused by the eligibility of proprietary schools to participate in the SEOG program for the first time in Fiscal Year 1974. Such institutions have a relatively high proportion of independent low income students who are eligible to receive grants under this program.

(c) The proportion of NDSL funds distributed to students from proprietary schools has increased while the proportion of funds distributed to other types of institutions remained relatively stable. This may reflect the very rapid growth in the participation rate of proprietary institutions in the loan program from 1974 to 1978.

(3) While the enrollment in two-year institutions has shown a greater increase than that in four-year institions (see Condition of Education, 1978), there is no evidence to show that financial aid funds available to two-year institutions have increased accordingly. This may be a function of differences in average cost between two-year and four-year institutions.

Insert Table 2 about here

Table 3 presents the percentage distribution of funds and recipients under each campus-based program by student race and institution type for 1976-77[3]. Over 60 percent of the funds were distributed to white students. However, comparing this figure with the proportion of student enrollment, financial aid appeared to be more accessible to blacks and Hispanics than to whites, probably due to the lower income of these groups.

A similar table was constructed by student dependency status and family income levels (see Table 4). Results generally confirmed the expectation that all forms of financial aid were more

accessible to students from families of lower incomes. This finding meets the intent of the need-based nature of these programs.

The distribution of funds between men and women students is presented in Table 5. Results clearly show that proportionally more women than men received financial aid. Reasons for this difference are unknown. Future studies should explore various explanations for this finding.

Insert Tables 3 to 5 about here

Impact of Financial Aid Funds on College Attendance Rates and Student Loan-Work Burden

Equality of educational opportunity may be measured by the college enrollment rates and students' loan-work burden (i.e., the portion of educational costs that need to be paid through loan and/or work). As shown in Table 6, the only observed increase in enrollment rates was among the public two-year institutions; the enrollment rates among other institutions remained about the same for the period studied. A further examination of the enrollment rates by student sex and family income level revealed that college enrollment rates have declined among males but increased among females, particularly those females from families

of lower income levels (see Table 7). The results indicate that the increase in financial aid funding level may not necessarily be related to the overall college enrollment rate, but may be related to the enrollment rate among certain segments of population such as women and members from families of lower income. The fact that the difference in the enrollment rate between members of high and low family income levels has been reduced certainly provides a significant indication of the achievement of financial aid programs in equalizing the educational opportunities to young people.

Insert Tables 6 and 7
about here

The impact of financial aid to students from families of low income can be properly shown by the reduction of loan-work burden to those students.

Table 8 presents the percentage distribution of the average student expenditures for postsecondary education in 1972-73 by source, family income quartiles, student ethnicity, and sex. As expected, the shares of students' expenditures coming from different sources varied according to students' characteristics. Students who were black, Hispanic, or whose family income was low

received proportionately more financial support in the form of grants and gifts. These same groups of students, however, also received proportionately more financial support in the form of loan and work, indicating that they had a higher loan-work burden than did other groups of students.

Insert Table 8 about here

However, the differences in loan-work burden may not, be substantial when institutional costs are considered. This assumption was largely confirmed by data presented in Table 9--the total cost of attending college for the first-time full-time students in the fall of 1975 by source of funds and parental income. The loan-work burden was similar among students reporting parental income of $20,000 or less, given equal institutional costs for tuition and fees. As further illustrated in Figure 1, the data clearly indicate that the grant aid played a critical role in equalizing students' loan-work burdens.

Insert Table 9 & Figure 1
about here

The above analysis using means, however, may be somewhat misleading because the distribution of loan-work burden within each group may be quite different and skewed. Thus, another approach was used to clarify this issue. Table 10 presents the distribution of the first-time students in four-year institutions by the loan-work burden as measured in terms of percent of total educational cost, and by family income and educational cost levels. The data base was drawn from the National Longitudinal Study of the High School Class of 1972, and thus the educational costs represent primarily those in the 1972-73 academic year since the majority of the college-going students entered colleges in the fall of 1972. It is found that the distributions of loan-work burden among students with family income less than $18,000 in 1972 tended to be quite similar, given equal educational cost. This appears to support the findings based on Table 9.

Insert Table 10 about here

Summary and Discussion

In summary, the analysis of existing data showed that the funding levels for all programs have increased during recent years. The increase was most dramatic for BEOG. The increase in expenditures for BEOG certainly have made impact on postsecondary education as reflected in a greater number of students receiving

aid under the BEOG program. The increase also has had an impact on the student's loan-work burden as evidenced by the similar net price for education among students from families of income less than $20,000. Data clearly show that BEOG has become an important factor in equalizing educational opportunities.

The distribution of funds to institutions, however, is not necessarily consistent with student enrollment. While two-year institutions have shown a greater increase in their enrollment than four-year institutions, their share of financial aid funds have not increased accordingly. This finding is disturbing in view of the fact that two-year institutions have a substantial share of postsecondary enrollment (over 29% in 1977) and their heavy enrollment of students from low- and middle-income families. Reasons for such phenomenon are unknown. It is possible that the slower increases in tuition and fees among two-year institutions than four-year institutions may relate to the lower student need for financial assistance. It is also probable that the lack of strong administrative capability and support in many two-year institutions may hamper the operation of campus-based programs. Many two-year institutions simply do not apply for one or more of the campus-based programs. For example, of all the accredited colleges in 1974-75, approximately 220 did not file applications for SEOG; nearly 500 failed to apply for NDSL; and 140 did not request CWS funds.[4] Many students may be denied

potential opportunities for Federal assistance simply because of the institution's failure to apply for an allotment of funds.

Preliminary analysis has shown that the important goal of financial aid programs to remove financial barriers that may deny many students the opportunities for entering postsecondary education is being partially accomplished. During the past several years more and more students have received financial aid, and the differences in enrollment rates in postsecondary education between the low and the high income students have been reduced. This is certainly an important achievement in equalizing educational opportunities. However, it should be noted that the decrease in the college-going rate among students of higher family income may also reflect the change in the value judgment about college education, particularly in view of the tight job market for college graduates. Many students from high income families may try to develop their careers without first obtaining a college degree.

An interesting finding regarding the participation in financial aid programs was that proportionally more women than men received financial aid under each program. It is not known why this difference occurred. It may be that more women than men from families of lower income entered postsecondary education and thus had a greater need for financial assistance. It may be that women generally had better academic qualifications than men

as reflected by their higher test scores and higher grade-point average and thus women were more likely than men to be awarded financial aid. It may also be that more men than women obtained a part-time job while studying and thus were more capable of paying for their educational cost without financial aid. Future studies should examine such hypotheses to determine factors that contribute to the sex differences in financial assistance.

Another important goal of financial aid programs is to equalize student loan-work burden, the portion of educational costs that students have to pay for through loan or earnings from work. To a great extent, this goal has been achieved for these students from the lower end of the family income distributions. This achievement is primarily due to the establishment of the BEOG program which provides assistance to students relative to the amount of expected family contribution. Without such assistance, the student loan-work burden would be primarily determined according to family contribution.

This finding, however, does not necessarily claim that educational opportunities have been equalized. Students from families of incomes higher than $20,000 still had lower loan-work burden, and students from higher income families still had a higher college-going rate than their counterpart students. What the results showed, however, is that without Federal financial

assistance, the differences in the number of students entering postsecondary education institutions from various family income levels would certainly be greater than those evidenced today.

In summary, results of analysis have shown positive achievement of financial aid programs in equalizing educational opportunity in higher education. Without financial aid, many students will undoubtedly be denied obtaining higher education. Perhaps questions regarding financial aid in the future should focus on ways to improve the efficiency of program operation, and mechanism to disburse funds to students.

Footnotes

[1] The work upon which this publication is based was performed at Applied Management Sciences under Contract No. OE 300-77-0498 with Office of Education/Office of Planning, Budgeting, and Evaluation. The opinions expressed in this paper, however, do not necessarily reflect the position on policy of OE, and no official endorsement by the NCES should be inferred.

[2] Programs covered in this analysis include Basic Educational Opportunity Grant program (BEOG), Supplemental Educational Opporutnity Grant program (SEOG), College Work-Study program (CWS), and National Direct Student Loan program (NDSL). The latter three programs are campus-based programs.

[3] Data on BEOG by student types were not available.

[4] See Gladieux, L. E. Distribution of Federal Student Assistance: The Enigma of the Two-Year Colleges. College Entrance Examination Board, 1975.

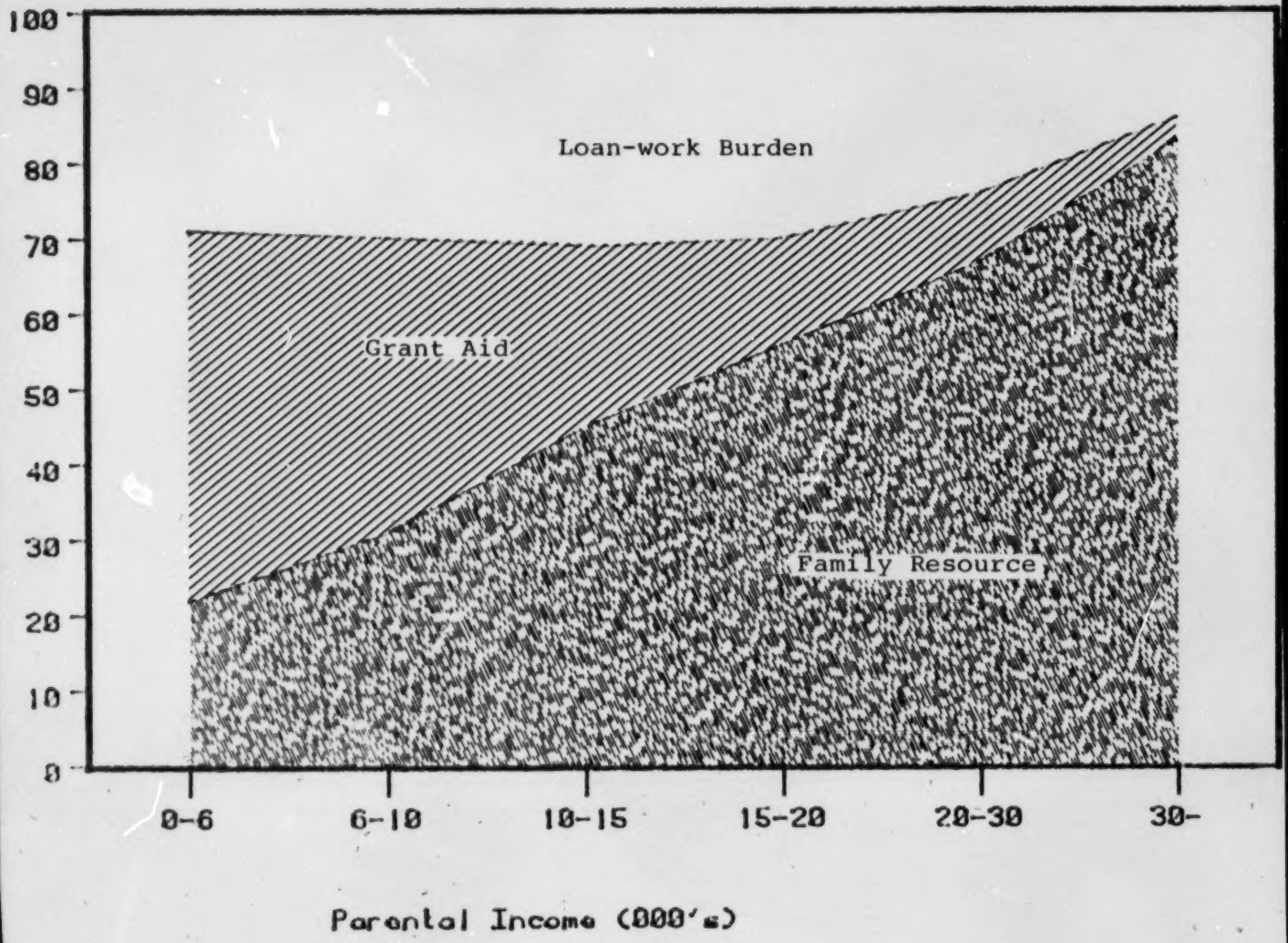

Figure 1. Distribution of total cost of attending college by source of funds and parental income

Table 1

Total expenditures by program and year (in thoudands)

Fiscal Year	BEOG	SEOG	NDSL	CWS
1967		$103,722	$256,121	$139,605
1968		136,608[2/]	283,932	149,685
1969		144,787[3/]	306,076	169,525
1970		164,600	326,468	176,722
1971		177,700	411,767	324,663
1972		210,300	527,413	272,175
1973	$ 49,900	210,300	587,477	270,200
1974	258,100	210,300	618,457	270,200
1975	1,000,000	210,300	674,847	436,737
1976	1,931,000	240,093	782,867	390,000
1977	2,048,000[1/]	240,093	832,867	420,960
1978	2,241,000[1/]	[4/]	[4/]	480,390

1/Estimate

2/$353,373 was transferred to NDSL, Title II, and $100,000,000 was carryover to FY 1969 funds.

3/$500,000 was transferred to NDSL

4/Not available, but was expected to be slightly higher than expenditures in 1977.

SOURCE: Renewal Evaluation Report, OE/Bureau of Student Financial Aid, 1978.

Table 2

Distributions of Funds by the Type of Institution
in 1973-74 and 1976-77

		BEOG[1]		SEOG		NPSL		CWS	
		1973-1974	1976-1977	1973-1974[3]	1976-1977[4]	1973-1974[3]	1976-1977[3]	1973-1974	1976-1977[4]
Public	Total	66.06	66.21	62.4	57.8	54.7	52.9	67.3	66.2
	4-year	41.17	42.84	46.4	39.7	48.6	47.5	47.0	47.6
	2-year	24.13	23.07	15.1	17.0	6.0	5.2	18.4	16.7
	Other	.76	.30	.9	1.1	.1	.2	1.9	1.9
Private	Total	26.22	24.58	34.0	35.7	41.7	39.5	31.4	32.7
	4-year	22.22	22.06	31.1	32.9	39.9	37.9	28.3	30.4
	2-year	3.55	2.43	2.9	2.8	1.8	1.6	3.1	2.3
	Other	.32	.09	--	--	--	--	--	--
Proprietary									
	Total	7.80	8.10	3.6	6.8	3.6	7.6	1.3	1.2
	4-year	.30	.40	--	.1	--	.0	--	.0
	2-year	3.09	2.88	--	6.7	--	7.6	--	1.1
	Other	4.42	4.82	--	--	--	--	--	--
Other		1.37	1.11[2]	--	--	--	--	--	--
Total		100	100	100	100	100	100	100	100

[1] In 1974 BEOG was available only to Freshmen; in 1977, BEOG was available to all eligible undergraduate students. Data provided by OE/Bureau of Student Financial Aid

[2] Including alternate disbursement

[3] Data provided by OE/Bureau of Student Financial Aid

[4] Data obtained from the Fiscal Operation Report files

Table 3

Percentage distribution of funds and recipients under each campus-based program by the type of institution and student race/ethnicity: 1976-77

			NDSL		CWS		SEOG	
		Enrollment	Recipient	Fund	Recipient	Fund	Recipient	Fund
Public 4-Year	Total	50.80	49.26	47.69	42.80	46.67	41.13	43.46
	Black	4.49	10.23	9.12	10.96	11.45	12.91	13.52
	American Indian	.30	0.42	0.38	0.25	0.24	0.57	0.67
	Asian American	.95	0.87	0.86	0.76	1.02	0.95	1.09
	Hispanic	1.76	3.12	2.39	3.16	3.49	3.86	4.09
	White	43.30	34.42	34.94	27.67	31.47	22.84	24.09
	Other	-	-	-	-	-	-	-
Public 2-Year	Total	23.25	7.43	5.28	24.21	18.76	17.74	14.30
	Black	3.08	2.14	1.36	5.24	5.05	5.91	4.47
	American Indian	.25	0.10	0.07	0.18	0.16	0.32	0.28
	Asian American	.50	0.19	0.13	0.61	0.66	0.67	0.54
	Hispanic	1.52	0.50	0.38	2.04	2.12	1.81	1.48
	White	17.90	4.50	3.34	16.14	10.77	9.03	7.53
	Other	-	-	-	-	-	-	-
Private 4-Year	Total	24.22	33.33	37.97	28.81	30.25	28.45	32.91
	Black	2.08	6.09	6.24	6.18	6.98	8.19	9.57
	American Indian	.08	0.09	0.10	0.07	0.06	0.13	0.16
	Asian American	.33	0.57	0.73	0.45	0.54	1.00	0.72
	Hispanic	.78	2.02	2.08	1.53	1.68	2.30	2.57
	White	20.95	24.56	28.82	20.58	20.99	16.83	19.89
	Other	-	-	-	-	-	-	-
2-Year	Total	1.73	1.85	1.57	2.72	2.39	3.13	2.75
	Black	.25	0.51	0.36	0.68	0.68	1.07	0.93
	American Indian	.02	0.02	0.01	0.04	0.03	0.06	0.05
	Asian American	.01	0.02	0.01	0.03	0.03	0.03	0.03
	Hispanic	.27	0.11	0.06	0.22	0.17	0.14	0.12
	White	1.18	1.19	1.13	1.75	1.48	1.83	1.62
	Other	-	-	-	-	-	-	-
Proprietary 4-Year	Total	-	0.06	0.05	0.02	0.03	0.10	0.09
	Black	-	0.01	0.01	0.01	0.01	0.01	0.01
	American Indian	-	0.00	0.00	0.00	0.00	0.00	0.00
	Asian American	-	0.00	0.00	0.00	0.00	0.01	0.01
	Hispanic	-	0.01	0.01	0.00	0.00	0.01	0.01
	White	-	0.04	0.03	0.01	0.02	0.07	0.06
	Other	-	-	-	-	-	-	-
2-Year	Total	-	8.39	7.56	1.17	1.01	9.56	6.65
	Black	-	2.82	2.78	0.05	0.41	3.65	2.40
	American Indian	-	0.03	0.03	0.02	0.02	0.05	0.04
	Asian American	-	1.49	0.18	0.03	0.03	0.68	0.25
	Hispanic	-	0.65	0.63	0.08	0.07	0.91	0.64
	White	-	3.40	3.94	0.99	0.48	4.27	3.32
	Other	-	-	-	-	-	-	-
Total		100	100	100	100	100	100	100

Note: 1. Data on the enrollment in proprietary insitutions were not available.

2. Data same: Fiscal Operation Report filed.

3. Detailed percentages may not add to totals because of rounding.

Table 4

Type of Institution by Type of Student	NDSL Recipient	NDSL Fund	BEOG (Initial Students) Recipient	BEOG (Initial Students) Fund	BEOC (Continuing Students) Recipient	BEOC (Continuing Students) Fund	CWS Recipient	CWS Fund
PUBLIC 4-YEAR								
Dependent Student by Parental Income								
$0-2,999	3.13	2.81	4.53	4.07	3.42	4.86	3.93	4.03
$3,000-5,999	3.80	3.12	5.24	5.04	4.38	6.25	4.49	4.66
$6,000-7,499	2.34	2.00	3.04	2.99	2.50	3.48	2.60	2.74
$7,500-8,999	2.37	2.04	2.80	2.79	2.28	3.33	2.44	2.63
$9,000-11,999	4.67	4.11	4.91	5.04	3.71	5.52	4.33	4.65
>$12,000	11.77	10.97	7.77	8.30	5.00	7.70	9.61	10.19
Undergraduate Independent Students	12.70	14.18	1.05	12.40	9.54	16.76	9.93	13.54
Graduate Students	4.54	8.98	N/A	N/A	N/A	N/A	3.03	5.16
PUBLIC 2-YEAR								
Dependent Student by Parent Income								
$0-2,999	0.53	0.34	2.30	1.74	0.80	0.90	5.52	1.90
$3,000-5,999	0.55	0.36	2.24	1.71	0.80	0.85	2.66	2.14
$6,000-7,499	0.29	0.19	1.15	0.85	0.37	0.41	1.41	1.02
$7,500-8,999	0.25	0.17	0.19	0.71	0.31	0.35	1.47	0.87
$9,000-11,999	0.46	0.33	1.36	1.08	0.42	0.50	2.08	1.40
>$12,000	0.90	0.70	1.62	1.34	0.48	0.57	5.06	2.39
Undergraduate Independent Students	3.81	3.05	9.48	8.88	3.91	5.53	6.97	6.93
Graduate Students	0.00	0.02	N/A	N/A	N/A	N/A	0.01	0.02
Total Public Vocational	.20	.19	1.90	1.54	.51	.61	2.08	1.92
PRIVATE NON-PROFIT 4-YEAR								
Dependent Student by Parental Income								
$0-2,999	2.04	2.15	2.56	2.77	11.36	4.21	2.16	2.31
$3,000-5,900	2.59	2.67	3.01	3.41	12.66	5.76	2.93	2.90
$6,000-7,499	1.63	1.74	2.12	2.37	4.48	3.55	1.76	1.79
$7,500-8,999	1.78	1.97	1.74	2.13	4.81	3.38	1.96	1.79
$9,000-11,999	3.62	4.15	3.57	4.38	5.62	6.10	3.66	3.47
>$12,000	12.77	15.08	8.03	9.45	5.78	10.33	11.84	11.08
Undergraduate Independent Students	3.68	4.59	2.77	3.24	11.76	5.36	2.55	3.24
Graduate Students	2.74	5.58	N/A	N/A	N/A	N/A	1.89	3.77
PRIVATE NON-PROFIT 2-YEAR								
Dependent Student by Parental Income								
$0-2,999	0.16	0.12	0.41	0.35	0.19	0.21	0.32	0.29
$3,000-5,900	0.21	0.17	0.51	0.43	0.20	0.25	0.35	0.29
$6,000-7,499	0.13	0.10	0.29	0.23	0.14	0.17	0.20	0.17
$7,500-8,999	0.11	0.10	0.23	0.19	0.12	0.15	0.18	0.16
$9,000-11,999	0.22	0.21	0.44	0.39	0.20	0.29	0.32	0.28
>$12,000	0.50	0.53	0.78	0.70	0.32	0.49	0.71	0.58
Undergraduate Independent Students	0.35	0.30	0.81	0.79	0.45	0.53	0.44	0.53
Graduate Students	0.01	0.01	N/A	N/A	N/A	N/A	0.01	0.02
TOTAL PROPRIETARY 4-YEAR	0.03	0.02	0.08	0.05	0.04	0.06	0.00	0.00
TOTAL PROPRIETARY 2-YEAR	15.11	7.61	13.35	10.63	.51	.61	2.08	1.92

Table 5

Percentage distribution of aid recipients under each program by student sex and institution type: 1976-77

Program	Student Sex	Total	Public		Private		Proprietary	
			4-year	2-year	4-year	2-year	4-year	2-year
NDSL	Women	56.19	51.22	45.69	44.00	59.67	44.09	93.21
	Men	43.81	48.78	54.31	56.00	40.33	55.91	6.79
	Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
CWS	Women	58.83	56.26	58.75	55.75	81.31	59.09	80.75
	Men	41.17	43.74	41.25	44.25	18.69	40.91	19.25
	Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00
SEOG	Women	60.07	54.81	54.77	55.39	63.56	43.66	90.05
	Men	39.93	45.19	45.23	44.61	36.44	56.33	9.95
	Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Note: 1. Details may not add to totals because of rounding.

2. Data source: Fiscal Operation Report files.

Table 6. College enrollment rate in each type of institution based on the total resident population of age 18 to 24: 1972-1977

	Enrollment Rate					
	1972	1973	1974	1975	1976	1977
All Institutions	36.06	36.82	38.38	40.92	39.45	39.81
4-Year	25.27	25.28	25.60	26.40	25.54	25.25
2-Year	10.78	11.54	12.78	14.52	13.91	14.56
Public Institutions	27.67	28.45	29.99	32.32	31.00	31.47
4-Year	17.33	17.37	17.66	18.28	17.56	17.40
2-Year	10.33	11.08	12.33	14.03	13.44	14.07
Private Institutions	8.39	8.37	8.39	8.60	8.45	8.34
4-Year	7.94	7.91	7.95	8.11	7.98	7.85
2-Year	.45	.46	.45	.49	.47	.49
Total Population of Age 18-24 (in thousands)	25,556	26,080	26,637	27,334	27,917	28,349

Note: Enrollment data were adapted from the Condition of Education, National Center for Education Statistics, 1978. Population data were adapted from survey by the Burau of Census.

Table 7

College enrollment rates of dependent family members,[1/] 18 to 24 years old, by family income (in 1967 dollars) and sex: October 1967 to October 1976

Sex and family income	Percent enrolled									
	1967	1968	1969	1970	1971	1972	1973	1974	1975	1976
TOTAL										
All incomes	39.1	39.7	41.3	39.1	38.9	37.8	36.6	36.2	38.7	38.8
Less than $5,000	20.0	22.5	24.8	20.8	22.8	22.6	20.1	20.3	23.5	22.4
$5,000 to $9,999	37.9	38.5	38.8	36.6	35.4	34.2	31.2	31.7	35.1	36.3
$10,000 to $14,999	51.9	50.7	50.6	48.4	46.4	44.2	42.7	41.4	45.4	47.5
$15,000 and over	68.3	63.0	65.2	61.7	61.8	56.9	56.6	57.5	59.6	58.2
Not reported	36.4	37.4	38.6	37.1	36.6	36.5	39.8	38.0	37.9	34.9
Male										
All incomes	42.9	43.5	44.4	40.9	40.0	37.8	36.5	34.9	38.7	35.3
Less than $5,000	22.1	23.1	25.9	20.7	22.0	21.5	19.9	19.5	20.2	18.9
$5,000 to $9,999	43.0	42.0	41.3	38.4	37.0	34.3	30.6	29.5	33.2	32.1
$10,000 to $14,999	56.8	56.6	54.7	50.7	48.3	43.7	41.4	40.5	43.0	43.0
$15,000 and over	71.0	66.7	70.5	63.7	61.9	57.3	56.8	56.0	56.5	54.5
Not reported	39.2	42.3	41.3	39.1	38.2	37.9	41.0	37.3	40.2	33.6
Female										
All incomes	34.9	35.5	37.8	37.0	37.5	38.0	36.8	37.9	41.2	43.2
Less than $5,000	17.5	21.9	23.5	20.8	23.7	23.9	20.3	21.4	27.4	26.4
$5,000 to $9,999	32.0	34.5	35.9	34.5	33.5	34.2	31.9	34.7	37.6	41.6
$10,000 to $14,999	46.3	44.6	46.0	45.5	44.0	45.0	44.3	42.7	48.5	53.1
$15,000 and over	65.2	58.3	58.6	59.3	61.6	56.4	56.4	59.5	63.6	63.1
Not reported	33.5	32.1	35.6	34.6	34.3	34.7	38.3	39.0	35.0	36.6

[1] Relatives of the primary family heads other than spouses.

SOURCE: U.S. Department of Commerce, Bureau of the Census, *School Enrollment—Social and Economic Characteristics of Students*, Series P-20, No. 319.

Table 8

Percentage distribution of average student expenditures1/ for postsecondary education in 1972-73 by source, family income, student ability, ethnicity and sex

Source	Family income quantile				Ethnicity				Sex	
	Low	Lower Middle	Upper Middle	High	White	Black	Hispanic	Other	Male	Female
TOTAL	100	100	100	100	100	100	100	100	100	100
Grant and gift	30	19	13	7	13	25	28	21	15	14
Parents' contribution	31	41	50	70	55	38	40	48	51	56
Student Work	8	6	5	2	5	9	6	7	5	4
Student loan	14	12	10	4	8	14	12	7	7	10
Student savings	18	22	21	16	19	14	14	17	22	16

1/ For full-time students in the National Longitudinal Study of the High School Class of 1972.

NOTE: Details may not add to totals because of rounding.

SOURCE: U.S. Department of Health, Education, and Welfare, National Center for Statistics, "Student Financial Aid: Institutional Packaging and Family Expenditure Patterns," Alan P. Wagner and Lois D. Rice. This table is adapted from the Condition of Education, 1978, p. 230.

Table 9

Percentage distribution of cost of attending college,[1] by source of funds and parental income: Fall 1975

Cost of College Tuition and Fees[2]	Parental Income						
	Total	$0-6,000	$6,001-10-000	$10,001-15-000	$15,001-20-000	$20,001-30,000	$30,000 or more
Total							
Total cost[3]	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Grant aid[4]	18.3	50.0	39.0	23.6	14.8	8.7	4.0
Family resources[5]	55.8	22.2	30.4	45.3	55.8	68.6	82.9
Loan-work burden[6]	25.4	27.0	29.8	31.1	29.4	22.7	13.1
$0-1,500							
Total Coast	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Grant Aid	18.3	50.8	38.4	20.6	11.6	7.0	4.2
Family resources	56.3	23.4	32.6	49.2	59.4	70.5	80.9
Loan-work burden	25.4	25.9	28.9	30.6	29.0	22.6	14.9
$1,501-2,000							
Total cost	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Grant aid	24.4	53.3	44.7	31.5	21.9	10.9	4.7
Family resources	47.1	16.9	22.6	34.0	44.6	60.9	82.0
Loan-work burden	28.5	29.8	33.1	34.5	33.4	28.2	13.3
$2,001-2,500							
Total cost	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Grant aid	21.1	51.0	45.2	32.4	23.1	13.8	3.2
Family resources	55.2	20.4	25.1	36.8	48.0	66.4	86.1
Loan-work burden	23.7	28.6	29.7	30.8	28.9	19.8	10.7
$2,501-3,000							
Total Cost	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Grant aid	17.0	48.4	40.7	31.7	23.8	13.6	3.6
Family resources	63.2	23.5	26.7	38.5	48.2	66.1	86.7
Loan-work burden	19.9	28.1	30.4	29.9	28.0	20.3	9.7
$3,001-4,000							
Total cost	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Grant aid	18.1	52.2	47.6	35.6	27.3	13.7	3.6
Family resources	61.8	17.8	21.4	35.0	43.7	63.6	85.4
Loan-work burden	20.0	30.0	31.0	28.4	29.0	22.7	10.8

[1] For first-time full-time students.

[2] Costs of college tuition and fees are from National Center for Education Statistics, Higher Education General Information Survey.

[3] Total is the sum of all student expenses.

[4] Grant aid is composed of BEOG. State aid, local and private scholarships, veterans benefits, and social security dependents benefits.

[5] Family resources are the sum of parents' contribution, spouses' contribution and savings

[6] Loan-work burden is total expenses minus the sum of grant aid and family resources.

NOTE: Details may not add to totals because of rounding.

SOURCE: U.S. Department of Health, Education, and Welfare, Office of Education, Annual Evaluation Report on Program Administered by the U.S. Office of Education, preliminary data. This table is adapted from Table 5.21 in the Condition of Education, 1978, p.248.

Table 10

Distribution of the first-time students in four-year institutions over loan-work burden, by education cost and family income.

Educational Cost	Loan-work burden as percent of total cost	Family Income			
		$0-$5,999	$6,000-$11,999	$12,000-$17,999	$18,000 or more
less than $1,500	0%	6%	6%	4%	8%
	1-20%	1	4	7	6
	21-40%	4	5	3	13
	41-60%	16	9	6	6
	61-80%	21	23	28	25
	81-100%	53	52	52	31
		100%	100%	100%	100%
$15,000-$2,000	0%	9	4	10	15
	1-20%	4	8	12	20
	21-40%	8	11	10	11
	41-60%	21	19	25	17
	61-80%	27	26	17	15
	81-100%	29	32	25	22
		100%	100%	100%	100%
$2,000-$2,500	0%	1	6	13	18
	1-20%	13	13	17	29
	21-40%	21	20	18	18
	41-60%	21	20	19	13
	61-80%	19	13	13	7
	81-100%	24	27	21	14
		100%	100%	100%	100%
$2,500-$3,000	0%	4	7	10	17
	1-20%	16	9	15	30
	21-40%	13	17	25	27
	41-60%	32	19	16	6
	61-80%	26	15	16	7
	81-100%	7	32	17	11
		100%	100%	100%	100%
$3,000-$4,000	0%	11	7	11	14
	1-20%	14	14	16	31
	21-40%	12	21	23	26
	41-60%	26	20	18	11
	61-80%	15	18	11	6
	81-100%	21	21	22	13
		100%	100%	100%	100%
$4,000 or more	0%	8	8	11	29
	1-20%	17	13	26	33
	21-40%	14	22	23	17
	41-60%	23	19	9	7
	61-80%	20	14	7	3
	81-100%	19	24	23	11
		100%	100%	100%	100%